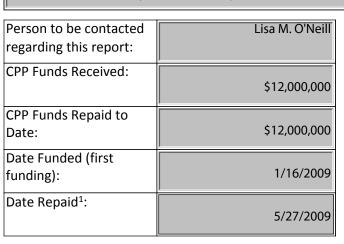
## **ANNUAL USE OF CAPITAL SURVEY - 2009**

## NAME OF INSTITUTION

(Include Holding Company Where Applicable)

First Manitowoc Bancorp, Inc.: subsidiary - Bank First National



RSSD: (For Bank Holding Companies)	1208009
Holding Company Docket Number: (For Thrift Holding Companies)	N/A
FDIC Certificate Number: (For Depository Institutions)	5304
City:	Manitowoc
State:	Wisconsin

<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

X	Increase lending or reduce lending less	
	than otherwise would have occurred.	

increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	We have lent commercial loans, commercial mortgages, small business loans, and residential loans.
Increase securities purchased (ABS, MBS, etc.).	
Make other investments	
Increase reserves for non-performing assets	

	Reduce borrowings	
+		
	Increase charge-offs	
-		
	Purchase another financial institution or	
	purchase assets from another financial	
	· ···	
	institution	
X	Held as non-leveraged increase to total	
×	Held as non-leveraged increase to total	
X	Held as non-leveraged increase to total capital	
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X	Held as non-leveraged increase to total capital	
×	Held as non-leveraged increase to total capital	

	What actions were you able to avoid because of the capital infusion of CPP funds?				
	We were well-capitalized before the capital infusion and after repayment, so there were no actions avoided.				
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	t actions were you able to take that you	ı may not have taken wi	thout the capital infusion	n ot CPP tunds?	
N/A					

	ther actions that you w	vere able to underta	ike with the capital	infusion of CPP fun	nds.
N/A					

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.